**GENERAL INFORMATION**

<table>
<thead>
<tr>
<th>Location:</th>
<th>Dar es Salaam, Tanzania</th>
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<tbody>
<tr>
<td>Title of the</td>
<td>Chamazi Community Based Housing Scheme</td>
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<td>Transformative Initiative:</td>
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<tr>
<td>Name of organization:</td>
<td>Centre for Community Initiatives</td>
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<tr>
<td>Type of organization:</td>
<td>Non-Governmental Organization</td>
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<tr>
<td>Website:</td>
<td><a href="http://www.ccitanzania.org">www.ccitanzania.org</a></td>
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</tbody>
</table>

**STORYTELLING**

**Summary**

Chamazi Community Based Housing Scheme is community-driven initiative aimed at providing affordable housing solution for affected communities from Kurasini, Dar es Salaam City whose settlements were demolished as part of Tanzania Government port expansion project. A collaborative work between community members, civil society, government, donors and private sector.

**Context and problem definition**

In 2006, the Tanzanian government carried out an expansion of Dar es Salaam port which included redevelopment of Kurasini ward, an informally occupied area. Dar es Salaam port serves Tanzania and neighbouring land locked countries of Rwanda, Burundi, Uganda, DR Congo, Zambia, Zimbabwe and Malawi. The redevelopment plan of the Kurasini ward involved demolition of 7351 houses, consequently leaving about 36000 people without shelter. Only structure owners were entitled for compensation. Tenants who formed 80 percent of the evicted people (based on TUPF enumeration) were not compensated.
Community organized themselves through savings and loan groups and formed up Tanzania Urban Poor Federation (TUPF) which worked in close collaboration with Centre for Community Initiatives (CCI) to address the displacement problem which was facing the affected households.

**Design and Initiation**

Chamazi housing scheme was initiated in 2008 by Centre for Community Initiatives (CCI) and Tanzania urban Poor Federation (TUPF) to provide safe, secure and affordable housing for displaced households. CCI secured alternative land for resettlement in Chamazi, Temeke municipality, in the outskirts of Dar es Salaam city. TUPF mobilized about 24,000,000 Tanzanian shillings (US$ 24,000) from 300 members (80,000 Tanzanian shillings (US $80) each) for purchasing 30 acres of land to accommodate the displaced households. CCI and TUPF secured US$ 100,000 from Slum Dwellers International (SDI) as a revolving fund to provide loan for construction of the houses. They also received support of 300 hundred bags of cement from Dar es Salaam Regional Commissioner’s office. CCI also secured US$ 40,000 from UK based charity organization Homeless International (Reall) for providing water and sanitation facilities in the new settlement. Temeke Municipal Council provided a solar pump for community borehole at the Chamazi housing Scheme.

To minimize costs, CCI and TUPF worked with the Ministry of Lands, Housing and Human Settlements Development, City Council and Temeke municipality to help in surveying of the land, land acquisition, developing master plan of Chamazi, designing of housings and providing engineering support. They also involved the National Building and Housing Research Agency to train community members on how to make interlocking bricks and Sisal fibres roofing tiles.

Implementation of Chamazi housing Scheme included a high involvement of communities and other stakeholders. CCI worked with beneficiary households in carrying out affordability studies—reaching at two-bedroom houses. It also included capacity building to community members on construction skills. CCI approached the National Building and Housing Research Agency to train community how to make interlocking bricks and Sisal fibres roofing tiles. The interlocking stabilized soil bricks (ISSB) technology was then used for construction and all construction materials were fabricated on site by community members.

SDI and CCI also organized exchange visits to India and Thailand for representatives of the national and local government, community, and NGOs for exposure as well as learning from similar projects. Beneficiary households learned through peer-to-peer platforms by visiting places to learn by doing from other areas with similar context. A partnership was formed...
between TUPF, CCI, Local Government Authorities, Ministry of Lands and other Government agencies. Partners contributed their expertise and professional advice especially in surveying of the land, land acquisition, developing master plan and designing of the houses. Lastly, federation members were mobilized to provide support during construction of houses.

**Implementation**

The following initiatives were taken:

- Work with the Ministry of lands, Housing and Human Settlements Development, City Council and Temeke to help in surveying of the land, land acquisition, developing master plan of Chamazi, designing of housings and providing engineering support.
- Work with National Building and Housing Research Agency to utilize lower cost building materials that can be produced on site by TUPF members.
- Undertake incremental construction of houses in order to make the houses affordable for the low income households.
- Utilize community’s unskilled and semi-skilled labor in order to bring down construction costs.
- Work in close collaboration with municipal council to supervise the project.
- Mobilize community to form Muungano Housing cooperative to manage the project.

**Results achieved and Evaluation**

From the outset, the project has provided affordable accommodation to low income communities where currently about 75 houses have been built. The project influenced municipal authorities to lower building standards by decreasing the minimum plot size from 400 square meters to 144 square meters. This further lowered the cost of land to homeowners.

The project has also has improve access to water and sanitation. The project constructed deep boreholes fitted with solar powered water pump. In addition, faecal sludge management is treated using constructed wetland with a recyclable water technology.

Community members have acquired knowledge and skills on affordable housing construction, creating opportunities for employment within and outside Chamazi. About 30 community members (both women and men) of the project have acquired skills in making interlocking bricks and Sisal fibres roofing tiles.
The project has also lowered construction costs. Soil-cement interlocking bricks technology is 40% cheaper than the conventional building blocks. The interlocking mechanisms eliminates the need for mortar between layers and allows for a faster building rate.

### Political Strategies

Two main strategies were used to overcome obstacles and political opposition. First, participation of all key actors in the process was critical in minimizing political opposition. The project identified all key actors and ensured that all were involved in all stages of the project from planning, design and implementation. Efforts were made to involve all levels of the government and its agencies as key partners of the project. High involvement of key stakeholders reduced conflicting interests and minimized political interferences since the ownership of the project was left to community.

Second, mobilizing community members around savings and loan scheme was main tool used by CCI and TUPF to facilitate the implementation of Chamazi Housing scheme. Formation of savings and loan groups brought community together toward the same goal. Community contributed money to purchase land this created high level of commitment on the side of community and brought greater sense of ownership.

### Related legislations

Generally, the Chamazi project was implemented in support of Government policy. In particular the National Housing Policy clearly outlines the need for implementing affordable housing scheme and the use of affordable materials which used at Chamazi site.

Moreover, the Chamazi site has challenged the plot size standards from 400 square meters to 144 square meters which was accepted to the Chamazi site.

Government at all levels provided support to Chamazi housing scheme, especially in surveying the land, acquisition of the land, developing master plan, designing of houses and technical support.
# Lessons learned

This project demonstrated that successful implementation of community-driven resettlement programmes requires involvement of multiple stakeholders, including communities, governments, civil society organizations and donors. Involvement of local and central governments was instrumental particularly in providing technical support and expertise in developing a master plan, designing of houses and surveying plots. Community empowerment and co-production with government institutions have been key factor in ensuring sustainability of the project. Mobilization of community members became even more effective in the presence of a community association which managed the implementation of the housing scheme.

The project has also illustrated potential financial sources for the urban poor who often cannot access formal financing institutions where they considered they are not bankable. Community savings as well as SDI’s revolving funding support financed the affordable housing scheme for Chamazi. Special considerations for the urban poor particularly in lowering standards (such as lowering of plot size) improved affordability by lowering the cost of land to house owners.

Chamazi resettlement project further demonstrates the need to extend entitlement to compensation to include all displaced urban poor including owners of structures as well as tenants.

## EXTRA INFO

### Supporting documents

www.ccitanzania.org